



**BEFORE THE PUBLIC UTILITIES COMMISSION OF THE
STATE OF CALIFORNIA**

FILED

03/30/21
04:59 PM

Order Instituting Rulemaking to Address
Energy Utility Customer Bill Debt
Accumulated During the COVID-19
Pandemic.

R.21-02-014

RESPONSES OF SOUTHERN CALIFORNIA EDISON COMPANY (U 338-E)
ON ADMINISTRATIVE LAW JUDGE'S RULING DIRECTING UTILITIES
TO PROVIDE DATA

ANNA VALDBERG
DAVID A. GOMEZ

Attorneys for
SOUTHERN CALIFORNIA EDISON COMPANY

2244 Walnut Grove Avenue
Post Office Box 800
Rosemead, California 91770
Telephone: (626) 302-7903
Facsimile: (626) 302-6693
E-mail: David.Gomez@sce.com

Dated: **March 30, 2021**

**BEFORE THE PUBLIC UTILITIES COMMISSION OF THE
STATE OF CALIFORNIA**

Order Instituting Rulemaking to Address
Energy Utility Customer Bill Debt
Accumulated During the COVID-19
Pandemic.

R.21-02-014

**RESPONSE OF SOUTHERN CALIFORNIA EDISON COMPANY (U 338-E)
ON ADMINISTRATIVE LAW JUDGE’S RULING DIRECTING UTILITIES
TO PROVIDE DATA**

I.

INTRODUCTION

Pursuant to the California Public Utilities Commission’s (Commission or CPUC) Rules of Practice and Procedure, and in compliance with Administrative Law Judge (ALJ) Watts-Zagha’s Ruling Directing Utilities to Provide Data, issued on March 18, 2021 (Ruling), Southern California Edison Company (SCE) respectfully submits the following responses to the Ruling.

II.

RESPONSES TO QUESTIONS

A. Responses to Questions 1 and 2

SCE provided its responses to questions 1 and 2 in the Excel template as directed. In order to respond to the Ruling by the required due date, SCE was unable to break down the data using the requested March 2020 to February 2021 timeframe. SCE instead provided the latest data as of February 28, 2021, which also provides greater consistency with the monthly data

provided in R.18-07-005. Because the data requested included arrearage data, SCE provided the response based on unique customer accounts.¹

In providing data regarding the number of unique Small Business Customers in arrears, amount of arrears, and number of unique Small Business Customers by zip code, SCE consolidated zip codes with less than 15 unique Small Business Customers with nearby zip codes pursuant to D.14-05-016.²

B. Responses to Question 3

1. Accounting of arrearages and uncollectibles

a. *What was the total dollar amount of actual uncollectibles by customer class in 2019?*

In 2019, SCE recorded \$18.0 million in total uncollectibles. Table 1 (below) shows the uncollectibles by customer class.

¹ SCE customers with multiple service accounts may elect to combine their bills into a single customer account. In these instances, should a customer have outstanding arrears, SCE is unable determine which service accounts are associated with the arrears. When correlating a zip code to a customer account that has multiple service accounts, SCE's system will use the service account that has the highest usage. Finally, because a customer may have both bundled and unbundled service accounts, this may result in slight disparities regarding the number of customers when dividing the data by bundled and unbundled customers.

² D.14-05-016, Findings of Fact (FoF) 18 requires that when a zip code lacks 15 or more commercial or agricultural customers or a single customer constitutes more than 15% of total consumption, the customers be aggregated with data from a bordering zip code. Due to the number of customers, SCE aggregated data from zip codes 90032, 90251, 90743, 92506, 92801, 93258, 93513, 93558, and 93670 with neighboring zip codes.

Table 1
2019 Uncollectibles by Customer Class

Customer Class	2019 Write-Off
Residential (CARE/FERA)	\$ 4,030,897
Residential (Non-CARE)	\$ 8,694,968
Small Business*	\$ 1,579,997
Medium Commercial *	\$ 3,054,674
Large Commercial *	\$ 312,976
Other	\$ 388,801
Total	\$ 18,062,313
*Due to the short turnaround time on this Ruling, SCE was unable to separate the agriculture sector from the commercial sectors.	

- b. *In which account(s) were the 2019 actual uncollectibles recorded? Include the account names and numbers, and reference to any routine Advice Letter filings containing updates to said accounts.*

There is no specific memorandum account or balancing account that was used as the recovery mechanism in 2019 for actual uncollectibles. Both the 2019 actual write-offs and estimated for uncollectible expense are recorded in FERC account – 904 Uncollectible Accounts as part of operating and maintenance expense for FERC and GAAP financial statement.

- c. *Is the amount of actual uncollectibles in any year used in the calculations of uncollectible factors and/or amounts booked to the uncollectible account in the subsequent years? Please provide such calculations.*

SCE interprets this question to ask if uncollectibles from the current year impact the uncollectible factor adopted in future General Rate Cases (GRCs). Uncollectibles are recorded each month, and the annual uncollectible factor is calculated by the uncollectible amount divided by total revenues. SCE compares the average uncollectible factors over the previous years as the base for this GRC cost recovery request. For example, SCE filed its 2021 GRC

using the 5-year average (2014 through 2018) of uncollectibles as the base to request for cost recovery.

- d. *How do the 2019 actual uncollectibles recorded relate to the arrearage amounts reported in your final disconnection report of December 2019 filed in R.18-07-005? Include in your answer a numerical example.*

SCE's December 2019 disconnection report filed in R.18-07-005 contains data regarding customer arrears. However, the customer arrears within that report are associated with active accounts that have not yet become uncollectible. As explained in greater detail in SCE's response to Question 3.j (below), SCE records a reserve to estimate a percentage of arrears that will eventually become uncollectible. In 2019, SCE used a different rate for each customer aging bucket with a blended rate of approximately six percent. For example, if SCE had \$100 million in residential customer arrears, SCE would record six percent as a reserve, which would result in \$6 million being recorded as uncollectible.

- e. *What was the total dollar amount of actual uncollectibles by customer class in 2020?*

In 2020, SCE recorded \$15.9 million in total uncollectibles. This amount is the actual write-offs from the customer bills and does not include the reserve amount associated with customer arrears that have not yet progressed to write-offs. Table 2 (below) shows the uncollectibles by customer class.

Table 2
2020 Uncollectibles by Customer Class

Customer Class	2020 Write-Off
Residential (CARE/FERA)	\$ 2,882,678
Residential (Non-CARE)	\$ 8,031,738
Small Business	\$ 1,501,082
Medium Commercial	\$ 2,468,858
Large Commercial	\$ 48,732
Agriculture	\$ 67,141
Other	\$ 81,806
Total	\$ 15,882,036

- f. *What was the total dollar amount of forecasted uncollectibles by customer class approved in the utility's most recent GRC for 2020?*

The Commission's decision for SCE's 2018 GRC authorized an uncollectible rate at 0.211 percent for the 2018-2020 GRC period.³ The 2018 GRC uncollectible factor of 0.211% was based on the 5-year historical average plus several adjustments and is applicable for all customer classes. SCE's 2018 GRC did not include a forecast uncollectible amount for each individual customer class.

- g. *How much headroom remains in authorized annual uncollectibles for recovery in rates?*

Total incremental uncollectibles expense for 2020 is calculated to be at \$131.5 million as of December 31, 2020, which is the difference between the total company accrued uncollectibles expense for all customer groups and the total company annual authorized uncollectibles revenue amount.⁴

- h. *Has your utility accounted for unpaid amounts billed after March 4, 2020 differently than for unpaid amounts billed prior to March 4, 2020?*

³ D.19-05-020, p. 128.

⁴ \$155.8 million in total bad debt less the \$24.277M authorized.

As of March 4, 2020, SCE utilized its CPPMA to record uncollectibles associated with residential and small business customers. As explained in SCE's response to Question 3.k (below), SCE transferred the amounts associated with residential uncollectibles from the CPPMA to its Residential Uncollectibles Balancing Account (RUBA).

- i. *If at all, how will the resumption of disconnections change the accounting of unpaid amounts billed in 2020?*

The resumption of disconnections will not change the accounting of unpaid amounts billed in 2020.

- j. *If at all, how will the resumption of disconnections change the accounting of unpaid amounts billed in 2021?*

SCE records a reserve to estimate the percentage of accounts receivable that are expected to become uncollectibles. The uncollectible reserve is measured based on historical amounts written-off, assessment of customer collectability and current economic trends, including unemployment rates and recession for the region. SCE calculates the reserve for uncollectible accounts based on the monthly aged customer accounts receivable for all customer groups to the historical write offs percentages to account for customer uncollectibles exposures on the financial statement. As a result, the resumption of disconnections would trigger a review of the assessments used to determine the uncollectible reserve after disconnection re-start.

- k. *If any, what amount of residential arrearages did your utility record to-date in the COVID-19 Pandemic Protections Memorandum Accounts (CPPMA) authorized by Resolutions M-4842 and M-4849?*

SCE originally recorded \$96.8 million to the CPPMA related to incremental residential uncollectibles. On February 18, 2021, SCE received approval of Advice 4385-E to transfer that amount to the Residential Uncollectibles

Balancing Account (RUBA). Residential uncollectibles continue to be recorded in RUBA and are no longer recorded in the CPPMA. As of February 28, 2021, SCE has recorded \$126.5 million in RUBA and \$44.3 million remains in CPPMA.

1. *If any, what amount of residential arrearages recorded in the CPPMA were subject to disconnections for nonpayment?*

Due to the Emergency Customer Protections ordered by Resolution M-4842, none of the residential uncollectibles in the CPPMA were subject to disconnection for non-payment.

- m. *If any arrearages were recorded to the CPPMA, do the arrearages recorded to the CPPMA include residential arrearages from billed amounts prior to March 4, 2020? If yes, were residential arrearages recorded to the CPPMA from billed amounts prior to March 4, 2020 subject to disconnections for nonpayment? What percentage of residential arrearages booked to the CPPMA is attributable to unpaid amounts billed prior to March 4, 2020 and what percentage is attributable to unpaid amounts billed on or after March 4, 2020?*

Yes, as discussed in the response to Question 1.h, SCE began recording uncollectibles in the CPPMA as of March 4, 2020. By definition, uncollectibles recorded as of this date would have included amounts billed prior to March 4, 2020. A portion of residential uncollectibles recorded to the CPPMA from billed amounts prior to March 4, 2020 may have been subject to disconnection for nonpayment absent the moratorium on disconnections.

Approximately 2% of residential arrearages booked to the CPPMA is attributable to unpaid amounts billed prior to March 4, 2020 and approximately 98% of residential arrearages booked to the CPPMA is attributable to unpaid amounts billed on or after March 4, 2020.

n. *PG&E, SCE, SDG&E, and SoCalGas please respond to the following questions*

- (1) *What was the total dollar amount of uncollectibles recorded in the Residential Uncollectibles Balancing Account in 2020?*

As of December 31, 2020, total amount of uncollectibles expense recorded in the Residential Uncollectible Balancing Account is \$14.9 million.⁵

- (2) *How do dollar amounts for uncollectibles recorded in the Residential Uncollectibles Balancing Account remain separate from GRC-authorized uncollectible amounts to prevent double counting for recovery purposes?*

SCE utilizes the incrementality methodology put forth and approved by the Commission in Advice 4284-E to prevent double counting for cost recovery purposes.

- (3) *How will this separation impact the amount of headroom in authorized annual uncollectible recovery amounts set forth each IOU's General Rate Case?*

Please see SCE's response to 3.n.2 (above).

- (4) *How does the amount of arrearages recorded in the CPPMA relate to the arrearages reported your December 2020 disconnection report filed in R.18-07-005?*

While the two amounts are related, it is not an exact one for one correlation. The arrearages reported in SCE's December 2020 disconnection report filed in R.18-07-005 represent SCE accounts that are still active and have not yet progressed to become write-offs.

⁵ Approval of SCE Advice 4385-E allowed for the transfer of \$96.8 million from CPPMA to RUBA in February 2021.

Additionally, the amounts in the disconnection report reflect all total arrears, both SCE and if applicable, third party arrears, the majority of which is comprised of Community Choice Aggregator arrears. For the CPPMA, SCE uses the accrual basis of accounting and records for a reserve to estimate the percentage of accounts receivables that are expected to be uncollectible. The uncollectible reserve is measured based on historical amounts written-off, assessment of customer collectability and current economic trends, including unemployment rates and recession for the region. It is worth noting that in this calculation for 2020, SCE uses SCE arrears only and does not include third-party unpaid amounts in the calculation.⁶ SCE calculates for the reserve for uncollectible accounts based on the monthly aged customer accounts receivable for all customer groups to the historical write offs percentages to account for customer uncollectibles exposures on the financial statement.

- (5) *SCE only: For the \$137,800 million identified as “Total Company Accrued Bad Debt Expense YTD Nov-20,” explain how this relates to total arrearages in 2020. For the percentages of bad debt attributable to residential customers, explain how this amount relates to the unpaid residential arrearages reported in your December 2020 disconnection report filed in R.18-07-005.*

SCE notes that the \$137,800 million was an unintentional mistake. The amount should have reflected \$137,800 in thousands or \$137.8

⁶ In 2021, SCE will include the estimated forgiveness for third-party charges resulting from the Arrearage Management Plan (AMP).

million. Please see SCE's response to question 3n(4) above that details how the bad debt expense correlates with the disconnection monthly report filed in R.18-07-005.

As a result of the impact from the COVID-19 pandemic, SCE suspended service disconnections for nonpayment. Accordingly, SCE saw increases to days outstanding for its receivables and uncollectible accounts; the \$137.8 million total company accrued bad debt expense year-to-date (YTD) for November 2020 is a direct result of higher customers uncollectibles expenses from the pandemic.

C. Responses to Questions 4

1. Other forms of utility financial support to customers for their bills.

a. Since March 2020, did the utility provide any additional customer arrearage forgiveness or bill relief, such as applying employee or shareholder funds to customer bills?

SCE's Energy Assistance Fund (EAF) is SCE's charitable, non-profit organization that offers direct payment assistance to those in need, including seniors on fixed income, young families with children, and veterans. In 2020, SCE provided 10,026 households with direct payment assistance totaling \$1,502,841. In response to the COVID-19 Pandemic, SCE provided increased EAF amounts for customers impacted by COVID-19 of \$200 per household (up from \$100), with \$300 for all electric households (up from \$200).

(1) Provide the number of customers and the dollar amount of assistance provided from March 2020 through February 2021 through programs such as PG&E's Relief for Energy Assistance through Community Help (REACH) Program, SCE's Energy Assistance Fund (EAF), SDG&E's Neighbor-to-Neighbor Fund, and SoCalGas' Gas Assistance Fund.

Between March 2020 and February 2021, SCE's EAF provided assistance to 10,151 SCE customers, which equates to total bill assistance of \$1,642,148.

- (2) *Provide the number of customers in receipt of a LIHEAP pledge and the total dollar amount of LIHEAP pledges provided from March 2020 through February 2021.*

SCE interprets this question to seek the number of customers that received LIHEAP assistance, which would include the payments as well as outstanding pledges that have not yet been fulfilled. Between March 2020 and February 2021, there were 35,123 households that received LIHEAP payments, and as of March 27, 2021, an additional 469 LIHEAP pledges remain outstanding.

	Number of Households	\$ Amount
LIHEAP Payments (Mar. 20 to Feb. 21)	35,123	\$17,360,274
LIHEAP Pledges Outstanding (as of Mar. 27, 2021)	469	\$412,110
Total Benefit from LIHEAP	35,592	\$17,772,384

- (3) *To the extent possible, IOUs should estimate how much of the assistance reported in 1. is considered "additional" relative to a typical year.*

In 2020, SCE provided \$1,502,842 in bill assistance. Compared to 2019, this represents a 30 percent increase year-over-year. Due to the increased amounts of assistance each customer could receive during the Emergency Customer Protections, SCE provide an average of \$150 per

customer, which represents a 41 percent increase compared to 2019.SCE

Historical EAF Data:

Year	Total EAF Funds Distributed	Total Households Assisted	Average Grant per Household
2016	\$1,327,828	12,760	\$104
2017	\$1,493,223	14,293	\$104
2018	\$1,251,554	11,836	\$106
2019	\$1,153,241	10,893	\$106
2020	\$1,502,842	10,026	\$150

- (4) *Does your utility track and evaluated customer payment behavior, including disconnections, subsequent to the receipt of assistance through REACH/EAF/Neighbor-to-Neighbor/GAF or LIHEAP? If so, please provide the results of such evaluations, including conclusions about the impact of REACH/EAF/Neighbor-to-Neighbor/GAF or LIHEAP on customer payment behavior.*

SCE does not track or evaluate customer payment behavior subsequent to the receipt of assistance through EAF or LIHEAP.

III.

CONCLUSION

SCE appreciates the opportunity to submit this data and responses to the questions from the ALJ.

Respectfully submitted,

ANNA VALDBERG
DAVID A. GOMEZ

/s/ David A. Gomez

By: David A. Gomez

Attorneys for
SOUTHERN CALIFORNIA EDISON COMPANY

2244 Walnut Grove Avenue
Post Office Box 800
Rosemead, California 91770
Telephone: (626) 302-7903
Facsimile: (626) 302-6693
E-mail: David.Gomez@sce.com

Date: March 30, 2021

Attachment A

Southern California Edison Company's Responses to Questions 1 and 2

Number of Unique Residential Customers in Arrears			
	Total	CARE/FERA	Non-CARE/FERA
Total			
31-60 Days Late	229,948	102,998	126,950
61-90 Days Late	90,261	44,334	45,927
91-120 Days Late	54,948	28,806	26,142
121-150 Days Late	60,612	33,496	27,116
151-180 Days Late	50,689	28,897	21,792
180+ Days Late	194,538	105,159	89,379

Number of Unique Residential Customers in Arrears			
	Total	CARE/FERA	Non-CARE/FERA
Total	680,996	343,690	337,306
Less Than \$250	358,010	182,323	175,687
\$250-\$500	117,158	60,569	56,589
\$500-\$1000	104,849	56,077	48,772
\$1000-\$2000	69,974	34,154	35,820
\$2000+	31,005	10,567	20,438

Number of Unique Residential Customers in Arrears			
	Total	Bundled	Unbundled
Total	680,996	182,124	498,872

Dollar Amount of Residential Customers in Arrears			
	Total	CARE/FERA	Non-CARE/FERA
Total	\$ 353,292,141	\$ 158,021,562	\$ 195,270,579
31-60 Days Late	\$ 77,361,082	\$ 31,027,336	\$ 46,333,746
61-90 Days Late	\$ 46,606,775	\$ 20,273,681	\$ 26,333,093
91-120 Days Late	\$ 36,066,950	\$ 16,349,696	\$ 19,717,255
121-150 Days Late	\$ 47,959,424	\$ 22,577,854	\$ 25,381,569
151-180 Days Late	\$ 41,494,562	\$ 19,791,743	\$ 21,702,820
180+ Days Late	\$ 103,803,349	\$ 48,001,252	\$ 55,802,096

Dollar Amount of Residential Customers in Arrears			
	Total	CARE/FERA	Non-CARE/FERA
Total	\$ 353,292,141	\$ 158,021,562	\$ 195,270,579
Less Than \$250	\$ 23,539,777	\$ 13,191,451	\$ 10,348,326
\$250-\$500	\$ 45,483,646	\$ 23,334,317	\$ 22,149,328
\$500-\$1000	\$ 78,229,053	\$ 41,466,126	\$ 36,762,927
\$1000-\$2000	\$ 100,101,164	\$ 48,066,958	\$ 52,034,206
\$2000+	\$ 105,938,502	\$ 31,962,709	\$ 73,975,792

Dollar Amount of Residential Customers in Arrears			
	Total	Bundled	Unbundled
Total	\$ 353,292,141	\$ 309,240,755	\$ 44,051,386

Total Number of Residential Customers			
	Total	CARE/FERA	Non-CARE/FERA
Total	4,577,057	1,464,608	3,112,449

Total Number of Residential Customers			
	Total	Bundled	Unbundled
Total	4,577,057	3,247,477	1,329,580

Number of Unique Medical Baseline Customers in Arrears			
	Total	CARE/FERA	Non-CARE/FERA
Total			
31-60 Days Late	4,825	2,972	1,853
61-90 Days Late	1,911	1,348	563
91-120 Days Late	1,207	838	369
121-150 Days Late	1,414	1,015	399
151-180 Days Late	1,272	977	295
180+ Days Late	3,659	2,782	877

Number of Unique Medical Baseline Customers in Arrears			
	Total	CARE/FERA	Non-CARE/FERA
Total	14,288	9,932	4,356
Less Than \$250	6,623	4,591	2,032
\$250-\$500	2,471	1,725	746
\$500-\$1000	2,296	1,669	627
\$1000-\$2000	1,821	1,286	535
\$2000+	1,077	661	416

Number of Unique Medical Baseline Customers in Arrears			
	Total	Bundled	Unbundled
Total	14,288	3,248	11,040

Dollar Amount of Medical Baseline Customers in Arrears			
	Total	CARE/FERA	Non-CARE/FERA
Total	\$ 9,802,198	\$ 6,165,573	\$ 3,636,625
31-60 Days Late	\$ 2,087,618	\$ 1,177,177	\$ 910,440
61-90 Days Late	\$ 1,538,091	\$ 823,356	\$ 714,735
91-120 Days Late	\$ 968,871	\$ 629,328	\$ 339,543
121-150 Days Late	\$ 1,302,648	\$ 872,699	\$ 429,949
151-180 Days Late	\$ 1,090,048	\$ 736,050	\$ 353,998
180+ Days Late	\$ 2,814,922	\$ 1,926,962	\$ 887,961

Dollar Amount of Medical Baseline Customers in Arrears			
	Total	CARE/FERA	Non-CARE/FERA
Total	\$ 9,802,198	\$ 6,165,573	\$ 3,636,625
Less Than \$250	\$ 1,362,950	\$ 936,662	\$ 426,288
\$250-\$500	\$ 852,785	\$ 586,377	\$ 266,407
\$500-\$1000	\$ 1,520,345	\$ 1,080,925	\$ 439,420
\$1000-\$2000	\$ 2,339,054	\$ 1,633,950	\$ 705,104
\$2000+	\$ 3,727,064	\$ 1,927,658	\$ 1,799,406

Dollar Amount of Medical Baseline Customers in Arrears			
	Total	Bundled	Unbundled
Total	\$ 9,802,198	\$ 8,767,246	\$ 1,034,951

Total Number of Medical Baseline Customers			
	Total	CARE/FERA	Non-CARE/FERA
Total	108,515	48,671	59,844

Number of Unique Small Business Customers in Arrears			
	Total	CARE	Non-CARE
Total	37,856	-	37,856
31-60 Days Late	14,649	-	14,649
61-90 Days Late	5,123	-	5,123
91-120 Days Late	2,839	-	2,839
121-150 Days Late	2,579	-	2,579
151-180 Days Late	1,997	-	1,997
180+ Days Late	10,669	-	10,669

Number of Unique Small Business Customers in Arrears			
	Total	CARE	Non-CARE
Total	\$ 32,149,526	\$ -	\$ 32,149,526
Less Than \$500	\$ 2,448,288	\$ -	\$ 2,448,288
\$500-\$2000	\$ 10,517,104	\$ -	\$ 10,517,104
\$2000-\$5000	\$ 9,144,567	\$ -	\$ 9,144,567
\$5000+	\$ 10,039,567	\$ -	\$ 10,039,567

Dollar Amount of Small Business Customers in Arrears			
	Total	CARE	Non-CARE
Total	\$ 32,149,526	\$ -	\$ 32,149,526
31-60 Days Late	\$ 7,787,562	\$ -	\$ 7,787,562
61-90 Days Late	\$ 4,192,278	\$ -	\$ 4,192,278
91-120 Days Late	\$ 3,296,193	\$ -	\$ 3,296,193
121-150 Days Late	\$ 3,829,756	\$ -	\$ 3,829,756
151-180 Days Late	\$ 3,425,899	\$ -	\$ 3,425,899
180+ Days Late	\$ 9,617,838	\$ -	\$ 9,617,838

Dollar Amount of Small Business Customers in Arrears			
	Total	CARE	Non-CARE
Total	37,856	-	37,856
Less Than \$500	24,291	-	24,291
\$500-\$2000	9,613	-	9,613
\$2000-\$5000	2,881	-	2,881
\$5000+	1,071	-	1,071

Number of Active Unique Small Business Customers			
	Total	CARE	Non-CARE
Total	348,950	-	348,950

ZIP Code	Number of Unique Small Business Customers in Arrears
90001	208
90002	25
90008	-
90022	396
90023	82
90038	3
90040	122
90043	29
90044	93
90045	3
90046	144
90047	25
90048	27
90056	23
90059	23
90061	52
90063	117
90066	46
90069	167
90201	328
90210	70
90211	73
90212	49
90220	130
90221	196
90222	106
90230	74
90232	95
90240	72
90241	203

ZIP Code	Dollar Amount of Small Business Customers in Arrears
90001	\$ 201,068
90002	\$ 23,151
90008	\$ -
90022	\$ 389,268
90023	\$ 89,955
90038	\$ 756
90040	\$ 94,483
90043	\$ 29,821
90044	\$ 49,490
90045	\$ 3,152
90046	\$ 80,838
90047	\$ 26,843
90048	\$ 16,348
90056	\$ 24,248
90059	\$ 28,340
90061	\$ 34,165
90063	\$ 117,788
90066	\$ 61,104
90069	\$ 168,444
90201	\$ 319,854
90210	\$ 82,335
90211	\$ 80,217
90212	\$ 64,015
90220	\$ 104,578
90221	\$ 193,866
90222	\$ 113,715
90230	\$ 91,151
90232	\$ 125,965
90240	\$ 46,247
90241	\$ 152,574

ZIP Code	Number of Unique Small Business Customers
90001	925
90002	167
90008	19
90022	1,900
90023	395
90038	32
90040	1,002
90043	159
90044	491
90045	24
90046	1,065
90047	179
90048	282
90056	183
90059	154
90061	257
90063	623
90066	358
90069	1,124
90201	2,078
90210	804
90211	679
90212	792
90220	853
90221	1,103
90222	503
90230	770
90232	942
90240	514
90241	1,553

ZIP Code	Number of Unique Small Business Customers in Arrears
90242	96
90245	60
90247	185
90248	102
90249	232
90250 / 90251	312
90254	76
90255	382
90260	88
90262	226
90265	101
90266	77
90270	78
90274	41
90275	25
90277	103
90278	98
90280	405
90290	15
90292	5
90301	233
90302	141
90303	77
90304	94
90305	45
90401	94
90402	18
90403	100
90404	171

ZIP Code	Dollar Amount of Small Business Customers in Arrears
90242	\$ 74,275
90245	\$ 58,586
90247	\$ 95,112
90248	\$ 68,680
90249	\$ 182,908
90250 / 90251	\$ 235,907
90254	\$ 69,348
90255	\$ 423,619
90260	\$ 85,457
90262	\$ 200,406
90265	\$ 58,522
90266	\$ 57,963
90270	\$ 72,257
90274	\$ 19,282
90275	\$ 24,613
90277	\$ 99,811
90278	\$ 61,934
90280	\$ 309,886
90290	\$ 9,036
90292	\$ 18,353
90301	\$ 196,843
90302	\$ 110,429
90303	\$ 49,044
90304	\$ 90,612
90305	\$ 31,411
90401	\$ 150,595
90402	\$ 21,394
90403	\$ 57,942
90404	\$ 128,479

ZIP Code	Number of Unique Small Business Customers
90242	690
90245	1,126
90247	1,560
90248	992
90249	1,385
90250 / 90251	2,528
90254	1,026
90255	2,230
90260	857
90262	1,299
90265	1,059
90266	1,189
90270	563
90274	730
90275	430
90277	1,739
90278	1,886
90280	2,215
90290	144
90292	113
90301	1,683
90302	1,077
90303	576
90304	542
90305	277
90401	836
90402	211
90403	1,613
90404	1,666

ZIP Code	Number of Unique Small Business Customers in Arrears
90405	124
90501	163
90502	76
90503	63
90504	63
90505	130
90601	88
90602	69
90603	26
90604	50
90605	100
90606	104
90620	67
90621	87
90623	13
90630	64
90631	217
90638	61
90640	315
90650	190
90660	168
90670	256
90680	137
90701	94
90703	102
90704	30
90706	280
90710	10
90712	37
90713	14

ZIP Code	Dollar Amount of Small Business Customers in Arrears
90405	\$ 130,950
90501	\$ 87,170
90502	\$ 79,328
90503	\$ 35,744
90504	\$ 30,532
90505	\$ 117,347
90601	\$ 130,262
90602	\$ 97,353
90603	\$ 21,529
90604	\$ 73,558
90605	\$ 80,144
90606	\$ 84,129
90620	\$ 43,851
90621	\$ 63,808
90623	\$ 7,481
90630	\$ 69,976
90631	\$ 180,868
90638	\$ 58,109
90640	\$ 277,212
90650	\$ 129,202
90660	\$ 205,884
90670	\$ 230,487
90680	\$ 122,246
90701	\$ 103,474
90703	\$ 92,502
90704	\$ 732,846
90706	\$ 225,675
90710	\$ 1,199
90712	\$ 41,620
90713	\$ 11,856

ZIP Code	Number of Unique Small Business Customers
90405	1,570
90501	1,549
90502	541
90503	1,030
90504	764
90505	1,560
90601	837
90602	796
90603	349
90604	426
90605	695
90606	602
90620	694
90621	1,174
90623	182
90630	967
90631	1,900
90638	715
90640	2,167
90650	1,482
90660	1,070
90670	2,156
90680	1,108
90701	769
90703	992
90704	603
90706	2,071
90710	41
90712	481
90713	299

ZIP Code	Number of Unique Small Business Customers in Arrears
90715	25
90716	76
90717	77
90720	94
90723	245
90731	7
90732	5
90740	57
90742	5
90745	136
90746	61
90755	81
90802	194
90803	74
90804	145
90805	349
90806	121
90807	63
90808	40
90810	93
90813	309
90814	36
90815	46
91001	63
91006	115
91007	67
91008	2
91010	68
91011	49
91016	149

ZIP Code	Dollar Amount of Small Business Customers in Arrears
90715	\$ 33,691
90716	\$ 44,062
90717	\$ 42,225
90720	\$ 49,290
90723	\$ 223,445
90731	\$ 2,469
90732	\$ 331
90740	\$ 42,673
90742	\$ 9,203
90745	\$ 125,197
90746	\$ 65,648
90755	\$ 71,251
90802	\$ 123,567
90803	\$ 53,725
90804	\$ 110,222
90805	\$ 228,026
90806	\$ 86,970
90807	\$ 67,108
90808	\$ 44,111
90810	\$ 61,144
90813	\$ 236,410
90814	\$ 19,446
90815	\$ 40,133
91001	\$ 61,446
91006	\$ 55,957
91007	\$ 55,079
91008	\$ 995
91010	\$ 57,827
91011	\$ 12,759
91016	\$ 118,886

ZIP Code	Number of Unique Small Business Customers
90715	266
90716	405
90717	781
90720	1,233
90723	1,768
90731	49
90732	31
90740	607
90742	81
90745	1,142
90746	619
90755	1,249
90802	1,644
90803	1,370
90804	1,705
90805	1,780
90806	1,342
90807	1,062
90808	555
90810	718
90813	2,204
90814	726
90815	620
91001	507
91006	1,497
91007	1,017
91008	28
91010	550
91011	456
91016	1,482

ZIP Code	Number of Unique Small Business Customers in Arrears
91020	19
91024	24
91030	59
91104	10
91107	30
91108	26
91214	19
91301	97
91302	63
91307	4
91311	4
91320	100
91321	90
91340	139
91342	8
91350	92
91351	127
91354	5
91355	174
91360	49
91361	66
91362	106
91377	5
91381	16
91384	28
91387	36
91390	43
91701	34
91702	45
91706	280

ZIP Code	Dollar Amount of Small Business Customers in Arrears
91020	\$ 4,726
91024	\$ 18,575
91030	\$ 37,137
91104	\$ 28,431
91107	\$ 14,035
91108	\$ 15,604
91214	\$ 11,720
91301	\$ 58,158
91302	\$ 30,038
91307	\$ 160
91311	\$ 220
91320	\$ 69,770
91321	\$ 56,727
91340	\$ 134,839
91342	\$ 9,223
91350	\$ 89,160
91351	\$ 74,226
91354	\$ 1,054
91355	\$ 90,829
91360	\$ 34,194
91361	\$ 31,248
91362	\$ 106,137
91377	\$ 7,770
91381	\$ 8,201
91384	\$ 41,549
91387	\$ 24,368
91390	\$ 33,464
91701	\$ 29,287
91702	\$ 39,204
91706	\$ 244,552

ZIP Code	Number of Unique Small Business Customers
91020	202
91024	343
91030	873
91104	86
91107	324
91108	314
91214	250
91301	955
91302	663
91307	28
91311	57
91320	1,083
91321	927
91340	933
91342	64
91350	810
91351	948
91354	129
91355	1,559
91360	672
91361	828
91362	1,416
91377	124
91381	202
91384	269
91387	360
91390	428
91701	400
91702	256
91706	2,048

ZIP Code	Number of Unique Small Business Customers in Arrears
91708	16
91709	79
91710	226
91711	82
91722	68
91723	134
91724	59
91730	321
91731	160
91732	149
91733	363
91737	10
91739	12
91740	112
91741	47
91744	159
91745	79
91746	126
91748	130
91750	62
91752	48
91754	81
91755	33
91759	4
91761	241
91762	267
91763	210
91764	63
91765	66
91766	197

ZIP Code	Dollar Amount of Small Business Customers in Arrears
91708	\$ 2,280
91709	\$ 69,598
91710	\$ 137,738
91711	\$ 75,827
91722	\$ 69,855
91723	\$ 106,951
91724	\$ 51,987
91730	\$ 302,939
91731	\$ 175,677
91732	\$ 178,464
91733	\$ 308,098
91737	\$ 4,557
91739	\$ 10,734
91740	\$ 101,025
91741	\$ 14,661
91744	\$ 174,346
91745	\$ 71,440
91746	\$ 127,333
91748	\$ 127,399
91750	\$ 39,610
91752	\$ 29,908
91754	\$ 70,769
91755	\$ 21,427
91759	\$ 1,494
91761	\$ 186,245
91762	\$ 207,966
91763	\$ 186,826
91764	\$ 42,844
91765	\$ 44,087
91766	\$ 191,350

ZIP Code	Number of Unique Small Business Customers
91708	137
91709	750
91710	2,523
91711	794
91722	571
91723	1,104
91724	536
91730	2,710
91731	1,160
91732	1,261
91733	2,612
91737	175
91739	185
91740	934
91741	565
91744	1,247
91745	815
91746	924
91748	1,200
91750	762
91752	465
91754	1,335
91755	707
91759	36
91761	2,578
91762	1,608
91763	1,380
91764	852
91765	665
91766	1,388

ZIP Code	Number of Unique Small Business Customers in Arrears
91767	122
91768	136
91769	2
91770	132
91773	102
91775	15
91776	142
91780	71
91784	14
91786	315
91789	127
91790	103
91791	37
91792	36
91801	127
90032 / 91803	135
92210	12
92211	68
92220	7
92223	83
92225	66
92230	16
92234	157
92240	90
92241	3
92252	12
92256	16
92258	11
92260	214

ZIP Code	Dollar Amount of Small Business Customers in Arrears
91767	\$ 160,072
91768	\$ 100,215
91769	\$ 1,776
91770	\$ 78,445
91773	\$ 79,758
91775	\$ 10,577
91776	\$ 94,319
91780	\$ 70,778
91784	\$ 3,076
91786	\$ 253,345
91789	\$ 99,626
91790	\$ 104,264
91791	\$ 29,475
91792	\$ 39,138
91801	\$ 123,598
90032 / 91803	\$ 89,041
92210	\$ 25,464
92211	\$ 71,210
92220	\$ 874
92223	\$ 73,716
92225	\$ 51,576
92230	\$ 13,669
92234	\$ 184,234
92240	\$ 84,103
92241	\$ 8,231
92252	\$ 4,096
92256	\$ 18,874
92258	\$ 12,030
92260	\$ 210,304

ZIP Code	Number of Unique Small Business Customers
91767	1,070
91768	801
91769	21
91770	1,461
91773	1,218
91775	257
91776	1,796
91780	977
91784	225
91786	2,808
91789	1,329
91790	726
91791	417
91792	416
91801	2,054
90032 / 91803	1,103
92210	241
92211	929
92220	73
92223	748
92225	570
92230	137
92234	1,209
92240	531
92241	63
92252	198
92256	85
92258	63
92260	2,111

ZIP Code	Number of Unique Small Business Customers in Arrears
92262	143
92264	92
92267	-
92268	2
92270	42
92277	70
92282	3
92284	101
92285	1
92301	45
92305	2
92307	87
92308	87
92309	9
92311	125
92313	23
92316	107
92317	9
92320	25
92321	5
92322	1
92324	6
92325	14
92327	13
92328	1
92335	218
92336	60
92337	34
92339	-
92341	1

ZIP Code	Dollar Amount of Small Business Customers in Arrears
92262	\$ 127,248
92264	\$ 71,115
92267	\$ -
92268	\$ 275
92270	\$ 16,055
92277	\$ 67,845
92282	\$ 4,117
92284	\$ 64,912
92285	\$ 1,113
92301	\$ 23,933
92305	\$ 2,445
92307	\$ 60,427
92308	\$ 54,278
92309	\$ 2,015
92311	\$ 128,454
92313	\$ 15,666
92316	\$ 76,214
92317	\$ 15,691
92320	\$ 11,894
92321	\$ 5,829
92322	\$ 269
92324	\$ 5,774
92325	\$ 9,259
92327	\$ 1,597
92328	\$ 12
92335	\$ 211,106
92336	\$ 29,581
92337	\$ 29,357
92339	\$ -
92341	\$ 12

ZIP Code	Number of Unique Small Business Customers
92262	1,635
92264	870
92267	33
92268	21
92270	717
92277	436
92282	43
92284	765
92285	39
92301	319
92305	35
92307	941
92308	674
92309	93
92311	939
92313	233
92316	419
92317	65
92320	225
92321	45
92322	23
92324	96
92325	197
92327	55
92328	20
92335	1,911
92336	631
92337	419
92339	28
92341	34

ZIP Code	Number of Unique Small Business Customers in Arrears
92342	19
92344	21
92345	284
92346	57
92347	9
92352	25
92354	42
92356	37
92358	3
92359	11
92363	1
92365	24
92368	6
92371	22
92372	1
92373	105
92374	83
92376	271
92377	6
92378	4
92382	9
92389	3
92391	1
92392	83
92394	23
92395	131
92397	21
92398	10
92399	83
92401	51

ZIP Code	Dollar Amount of Small Business Customers in Arrears
92342	\$ 10,849
92344	\$ 29,222
92345	\$ 249,352
92346	\$ 49,311
92347	\$ 4,658
92352	\$ 22,639
92354	\$ 37,647
92356	\$ 17,514
92358	\$ 2,046
92359	\$ 5,926
92363	\$ 176
92365	\$ 12,060
92368	\$ 2,713
92371	\$ 19,529
92372	\$ 26
92373	\$ 70,385
92374	\$ 82,695
92376	\$ 210,300
92377	\$ 6,558
92378	\$ 1,161
92382	\$ 6,953
92389	\$ 424
92391	\$ 594
92392	\$ 87,898
92394	\$ 24,247
92395	\$ 86,508
92397	\$ 12,504
92398	\$ 4,029
92399	\$ 72,920
92401	\$ 45,344

ZIP Code	Number of Unique Small Business Customers
92342	118
92344	113
92345	1,825
92346	651
92347	86
92352	218
92354	477
92356	257
92358	20
92359	177
92363	25
92365	243
92368	54
92371	242
92372	39
92373	1,231
92374	956
92376	1,453
92377	123
92378	40
92382	166
92389	27
92391	52
92392	819
92394	207
92395	1,125
92397	151
92398	109
92399	927
92401	240

ZIP Code	Number of Unique Small Business Customers in Arrears
92404	127
92405	110
92407	87
92408	230
92410	213
92411	70
92501	17
92503	14
92504	11
92506 / 92507	15
92508	11
92509	129
92518	8
92530	195
92532	16
92536	3
92543	139
92544	67
92545	51
92548	7
92549	15
92551	14
92553	226
92555	5
92557	45
92562	192
92563	81
92567	12
92570	112

ZIP Code	Dollar Amount of Small Business Customers in Arrears
92404	\$ 82,524
92405	\$ 78,117
92407	\$ 81,624
92408	\$ 179,152
92410	\$ 186,395
92411	\$ 48,915
92501	\$ 6,561
92503	\$ 5,539
92504	\$ 3,356
92506 / 92507	\$ 7,947
92508	\$ 7,060
92509	\$ 120,010
92518	\$ 4,396
92530	\$ 164,963
92532	\$ 14,163
92536	\$ 1,678
92543	\$ 83,301
92544	\$ 72,571
92545	\$ 26,977
92548	\$ 11,075
92549	\$ 8,063
92551	\$ 10,951
92553	\$ 199,556
92555	\$ 1,387
92557	\$ 42,682
92562	\$ 132,669
92563	\$ 42,909
92567	\$ 6,289
92570	\$ 89,787

ZIP Code	Number of Unique Small Business Customers
92404	882
92405	543
92407	632
92408	1,447
92410	1,147
92411	346
92501	123
92503	163
92504	117
92506 / 92507	109
92508	115
92509	1,031
92518	82
92530	1,214
92532	194
92536	57
92543	1,030
92544	573
92545	444
92548	63
92549	236
92551	118
92553	1,359
92555	86
92557	341
92562	1,812
92563	881
92567	84
92570	689

ZIP Code	Number of Unique Small Business Customers in Arrears
92571	77
92582	31
92583	102
92584	68
92585	16
92586	17
92587	21
92590	206
92591	79
92592	66
92595	57
92596	24
92602	27
92603	6
92604	21
92606	26
92610	13
92612	19
92614	89
92617	-
92618	181
92620	21
92625	35
92626	193
92627	229
92630	122
92637	61
92646	35
92647	199
92648	125

ZIP Code	Dollar Amount of Small Business Customers in Arrears
92571	\$ 34,113
92582	\$ 24,817
92583	\$ 76,297
92584	\$ 30,664
92585	\$ 8,093
92586	\$ 24,191
92587	\$ 15,594
92590	\$ 149,203
92591	\$ 85,504
92592	\$ 60,422
92595	\$ 30,020
92596	\$ 6,980
92602	\$ 6,802
92603	\$ 3,110
92604	\$ 16,262
92606	\$ 42,286
92610	\$ 2,643
92612	\$ 21,636
92614	\$ 63,887
92617	\$ -
92618	\$ 156,580
92620	\$ 7,265
92625	\$ 83,186
92626	\$ 161,573
92627	\$ 192,978
92630	\$ 130,103
92637	\$ 39,269
92646	\$ 35,851
92647	\$ 95,281
92648	\$ 77,614

ZIP Code	Number of Unique Small Business Customers
92571	489
92582	220
92583	597
92584	479
92585	201
92586	264
92587	164
92590	1,882
92591	878
92592	806
92595	379
92596	192
92602	254
92603	174
92604	424
92606	395
92610	203
92612	375
92614	1,090
92617	63
92618	2,148
92620	389
92625	401
92626	2,069
92627	3,014
92630	1,565
92637	124
92646	618
92647	2,068
92648	1,772

ZIP Code	Number of Unique Small Business Customers in Arrears
92649	113
92651	110
92653	330
92655	11
92656	11
92657	15
92660	43
92661	19
92663	71
92676	3
92677	6
92678	1
92679	4
92683	265
92688	41
92691	50
92692	7
92701	169
92703	161
92704	227
92705	342
92706	63
92707	127
92708	136
92780	146
92782	22
92801 / 92804	24
92821	98
92823	4

ZIP Code	Dollar Amount of Small Business Customers in Arrears
92649	\$ 74,155
92651	\$ 70,732
92653	\$ 97,607
92655	\$ 7,471
92656	\$ 7,980
92657	\$ 7,195
92660	\$ 30,834
92661	\$ 3,656
92663	\$ 50,965
92676	\$ 1,226
92677	\$ 2,101
92678	\$ 566
92679	\$ 307
92683	\$ 177,528
92688	\$ 74,789
92691	\$ 45,245
92692	\$ 6,211
92701	\$ 163,473
92703	\$ 175,135
92704	\$ 196,684
92705	\$ 274,403
92706	\$ 60,014
92707	\$ 148,449
92708	\$ 125,586
92780	\$ 91,362
92782	\$ 8,004
92801 / 92804	\$ 29,864
92821	\$ 82,281
92823	\$ 1,269

ZIP Code	Number of Unique Small Business Customers
92649	1,526
92651	1,215
92653	1,015
92655	161
92656	466
92657	182
92660	855
92661	174
92663	966
92676	72
92677	243
92678	61
92679	172
92683	2,712
92688	574
92691	740
92692	167
92701	1,384
92703	1,128
92704	1,837
92705	2,598
92706	579
92707	1,077
92708	1,532
92780	1,955
92782	236
92801 / 92804	214
92821	1,644
92823	68

ZIP Code	Number of Unique Small Business Customers in Arrears
92831	158
92832	102
92833	67
92835	21
92840	91
92841	90
92843	200
92844	92
92845	26
92860	60
92861	3
92865	93
92866	39
92867	188
92868	88
92869	40
92870	94
92879	71
92880	61
92881	50
92882	101
92883	33
92886	44
92887	31
93001	158
93003	328
93004	39
93010	116
93012	85
93013	37

ZIP Code	Dollar Amount of Small Business Customers in Arrears
92831	\$ 159,134
92832	\$ 100,440
92833	\$ 26,115
92835	\$ 12,592
92840	\$ 114,152
92841	\$ 69,365
92843	\$ 223,994
92844	\$ 64,764
92845	\$ 14,762
92860	\$ 33,828
92861	\$ 3,025
92865	\$ 88,341
92866	\$ 23,290
92867	\$ 144,471
92868	\$ 58,875
92869	\$ 35,017
92870	\$ 99,898
92879	\$ 62,561
92880	\$ 30,326
92881	\$ 27,762
92882	\$ 73,304
92883	\$ 9,533
92886	\$ 42,014
92887	\$ 15,562
93001	\$ 210,543
93003	\$ 234,124
93004	\$ 41,196
93010	\$ 95,167
93012	\$ 53,350
93013	\$ 19,017

ZIP Code	Number of Unique Small Business Customers
92831	1,448
92832	968
92833	957
92835	390
92840	929
92841	1,024
92843	1,610
92844	835
92845	225
92860	686
92861	65
92865	995
92866	639
92867	1,940
92868	990
92869	500
92870	1,134
92879	1,018
92880	805
92881	448
92882	1,025
92883	425
92886	747
92887	398
93001	1,499
93003	2,884
93004	363
93010	1,361
93012	1,114
93013	644

ZIP Code	Number of Unique Small Business Customers in Arrears
93015	31
93021	80
93022	11
93023	81
93030	278
93033	177
93035	37
93036	79
93040	4
93041	39
93060	113
93063	74
93065	147
93066	22
93067	2
93101	161
93103	64
93105	59
93108	38
93109	8
93110	11
93111	18
93117	126
93202	5
93205	8
93208	2
93215	160
93218	5
93219	31
93221	56

ZIP Code	Dollar Amount of Small Business Customers in Arrears
93015	\$ 13,809
93021	\$ 58,600
93022	\$ 11,499
93023	\$ 57,459
93030	\$ 277,322
93033	\$ 192,962
93035	\$ 31,231
93036	\$ 67,556
93040	\$ 2,365
93041	\$ 43,669
93060	\$ 69,004
93063	\$ 74,119
93065	\$ 156,480
93066	\$ 9,584
93067	\$ 112
93101	\$ 127,440
93103	\$ 72,343
93105	\$ 48,546
93108	\$ 52,478
93109	\$ 7,557
93110	\$ 6,655
93111	\$ 11,945
93117	\$ 75,346
93202	\$ 7,023
93205	\$ 1,892
93208	\$ 410
93215	\$ 94,139
93218	\$ 487
93219	\$ 24,414
93221	\$ 79,967

ZIP Code	Number of Unique Small Business Customers
93015	449
93021	814
93022	102
93023	888
93030	1,891
93033	1,191
93035	317
93036	934
93040	85
93041	355
93060	1,214
93063	949
93065	1,496
93066	206
93067	73
93101	2,202
93103	792
93105	869
93108	562
93109	200
93110	263
93111	287
93117	1,521
93202	92
93205	51
93208	30
93215	962
93218	88
93219	203
93221	797

ZIP Code	Number of Unique Small Business Customers in Arrears
93222	11
93223	22
93225	33
93227	3
93230	204
93235	8
93238	12
93240	37
93244	6
93247	56
93250	4
93255	3
93256	27
93257 / 93258	234
93260	-
93261	4
93265	12
93267	22
93270	27
93271	19
93272	14
93274	219
93277	180
93283	5
93285	12
93286	35
93287	-
93291	133

ZIP Code	Dollar Amount of Small Business Customers in Arrears
93222	\$ 6,238
93223	\$ 19,859
93225	\$ 32,393
93227	\$ 865
93230	\$ 167,991
93235	\$ 6,108
93238	\$ 7,596
93240	\$ 21,060
93244	\$ 1,529
93247	\$ 46,682
93250	\$ 8,977
93255	\$ 5,565
93256	\$ 13,375
93257 / 93258	\$ 173,648
93260	\$ -
93261	\$ 372
93265	\$ 4,899
93267	\$ 14,223
93270	\$ 7,985
93271	\$ 13,542
93272	\$ 2,193
93274	\$ 335,146
93277	\$ 92,132
93283	\$ 2,751
93285	\$ 3,959
93286	\$ 12,393
93287	\$ -
93291	\$ 100,122

ZIP Code	Number of Unique Small Business Customers
93222	53
93223	199
93225	255
93227	32
93230	1,737
93235	132
93238	173
93240	334
93244	111
93247	742
93250	75
93255	32
93256	322
93257 / 93258	2,315
93260	34
93261	65
93265	242
93267	346
93270	256
93271	223
93272	227
93274	2,085
93277	1,844
93283	95
93285	124
93286	357
93287	22
93291	1,912

ZIP Code	Number of Unique Small Business Customers in Arrears
93292 / 93670	144
93301	1
93501	54
93505	41
93510	26
93513 / 93512	4
93514	30
93516	15
93517	12
93518	8
93523	6
93527	9
93529	6
93532	8
93534	324
93535	121
93536	83
93543	27
93544	1
93546	46
93550	239
93551	55
93552	18
93553	13
93555 / 93558	106
93560	50
93561	118

ZIP Code	Dollar Amount of Small Business Customers in Arrears
93292 / 93670	\$ 93,395
93301	\$ 40
93501	\$ 22,755
93505	\$ 36,074
93510	\$ 16,034
93513 / 93512	\$ 1,004
93514	\$ 22,675
93516	\$ 12,512
93517	\$ 4,645
93518	\$ 2,003
93523	\$ 8,533
93527	\$ 9,626
93529	\$ 2,337
93532	\$ 3,792
93534	\$ 330,214
93535	\$ 80,038
93536	\$ 96,674
93543	\$ 24,060
93544	\$ 255
93546	\$ 37,481
93550	\$ 182,262
93551	\$ 49,942
93552	\$ 43,161
93553	\$ 4,835
93555 / 93558	\$ 74,209
93560	\$ 34,737
93561	\$ 76,946

ZIP Code	Number of Unique Small Business Customers
93292 / 93670	1,169
93301	16
93501	330
93505	251
93510	259
93513 / 93512	27
93514	370
93516	102
93517	86
93518	115
93523	25
93527	177
93529	72
93532	97
93534	1,897
93535	879
93536	732
93543	198
93544	42
93546	826
93550	1,595
93551	906
93552	194
93553	65
93555 / 93558	902
93560	423
93561	1,039

ZIP Code	Number of Unique Small Business Customers in Arrears
93562	7
93591	14
93664	14
Possible Data Inconsistencies	118

ZIP Code	Dollar Amount of Small Business Customers in Arrears
93562	\$ 2,546
93591	\$ 13,623
93664	\$ 5,053
Possible Data Inconsistencies	\$ 102,870

ZIP Code	Number of Unique Small Business Customers
93562	56
93591	85
93664	124
Possible Data Inconsistencies	1,875